

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

IRIS KELLY and WALTER KELLY,
Debtors

Case No.: 17-25622

Judge: John K. Sherwood

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by American Honda Finance Corp.,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ **Other (explain your answer):**

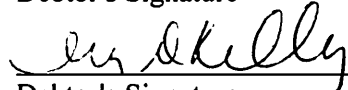
I made a payment of \$494.81 on 4/22/2020 and another payment of \$495.00 on 4/24/2020. Proof of payment is attached. I originally believed those payments made me current, however, I understand now those payments made me current through March 2020. I am going to make two more payments by the end of May 2020 which will bring me current through the end of May 2020.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May 6, 2020

/s/ Iris Kelly
Debtor's Signature

Date: 5/6/2020


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 20	Debit Card Purchase - CMSVEND NBR CIGARETTE RIDGEFIELD P NJ		- \$1.10	\$856.09
Apr 20	Debit Card Purchase - CMSVEND NBR CIGARETTE RIDGEFIELD P NJ		- \$1.10	\$854.99
Apr 20	Debit Card Purchase - CMSVEND NBR CIGARETTE RIDGEFIELD P NJ		- \$1.60	\$853.39
Apr 20	Debit Card Purchase - DELTA ELMWOOD PARK ELMWOOD PARK NJ		- \$20.05	\$833.34
Apr 20	Debit Card Purchase - KINGS FAMILY RESTAURAN NEWARK NJ		- \$34.10	\$799.24
Apr 21	Debit Card Purchase - KRAUZERS CLIFTON, NJ US		- \$17.70	\$781.54
Apr 21	Debit Card Purchase - MCDONALD S F3389 SADDLE BROOK NJ		- \$4.27	\$777.27
Apr 21	Debit Card Purchase - HOT BAGEL S ABROAD CLIFTON NJ		- \$13.84	\$763.43
Apr 21	Debit Card Purchase - GARDEN STATE HONDA PASSAIC NJ		- \$28.98	\$734.45
Apr 22	Withdrawal from GERBER LIFE INS INSURANCE		- \$22.00	\$712.45
Apr 22	Deposit from 360 Checking XXXXXX9178		+ \$38.25	\$750.70
Apr 22	Money received from MICHELLE FAVOR		+ \$70.00	\$820.70
Apr 22	Debit Card Purchase - CVS/PHARMACY #06 06064 CLIFTON, NJ US		- \$12.99	\$807.71
* Apr 22	Check #1992 Cashed <i>march payment 2020</i>		- \$494.81	\$312.90
Apr 22	Debit Card Purchase - DOLLAR GE 419 MARKET S SADDLE BROOK, NJ		- \$68.62	\$244.28
Apr 22	Debit Card Purchase - OLIVE GARDEN 0021724 WAYNE NJ		- \$39.84	\$204.44
Apr 22	Debit Card Purchase - POPEYES 5277 LODI NJ		- \$9.05	\$195.39
Apr 22	Debit Card Purchase - POPEYES 5277 LODI NJ		- \$2.65	\$192.74
Apr 23	Deposit from Simply Checking XXXXXX2522		+ \$584.71	\$777.45
Apr 23	Debit Card Purchase - SHOP RITE WINES 895 PA CLIFTON, NJ US		- \$61.79	\$715.66
Apr 23	Debit Card Purchase - SHOPRITE PASSAIC S1 PASSAIC, NJ US		- \$95.29	\$620.37
Apr 23	Debit Card Purchase - MCDONALD S F3389 SADDLE BROOK NJ		- \$2.12	\$618.25
Apr 23	Debit Card Purchase - BURGER KING 3826 Q07 CLIFTON NJ		- \$17.69	\$600.56

IRIS KELLY

STATEMENT PERIOD
Apr 1 - Apr 30, 2020

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 23	Debit Card Purchase - KINGS FAMILY RESTAURAN NEWARK NJ		- \$32.61	\$567.95
Apr 24	Deposit from BIO REFERENCE LA DIRECT DEP		+ \$1,243.14	\$1,811.09
Apr 24	Debit Card Purchase - FRANK'S FISH MKT PASSAIC, NJ US		- \$34.68	\$1,776.41
Apr 24	Rent - Deposit from 360 Checking XXXXXX9178		+ \$2,400.00	\$4,176.41
Apr 24	Debit Card Purchase - WHITE CASTLE 090008 CLIFTON NJ		- \$7.67	\$4,168.74
Apr 24	Electronic Payment to HONDA FINANCIAL SERVICES		- \$495.00	\$3,673.74
Apr 25	Debit Card Purchase - STOP & SHOP 2802 1189 CLIFTON, NJ US		- \$45.64	\$3,628.10
Apr 25	Debit Card Purchase - STOP & SHOP 2802 1189 CLIFTON, NJ US		- \$14.63	\$3,613.47
Apr 26	Debit Card Purchase - SHOPRITE PASSAIC S1 PASSAIC, NJ US		- \$126.17	\$3,487.30
Apr 26	Deposit from Simply Checking XXXXXX2522		+ \$60.00	\$3,547.30
Apr 26	Debit Card Purchase - DOLLAR TR 505 PIAGET A CLIFTON, NJ US		- \$12.40	\$3,534.90
Apr 26	Debit Card Purchase - KRAUZERS CLIFTON, NJ US		- \$17.70	\$3,517.20
Apr 26	Debit Card Purchase - FRANK'S FISH MKT PASSAIC, NJ US		- \$12.89	\$3,504.31
Apr 27	Withdrawal from OPTIMUM 7870 CABLE PMNT		- \$276.50	\$3,227.81
Apr 27	Withdrawal from PHHMortgage Svcs PHHMTG SVC		- \$2,357.00	\$870.81
Apr 27	Debit Card Purchase - SHOPRITE PASSAIC S1 PASSAIC, NJ US		- \$28.28	\$842.53
Apr 27	Debit Card Purchase - DOLLAR GENERAL # 520 R GARFIELD, NJ US		- \$20.37	\$822.16
Apr 27	Debit Card Purchase - RED LOBSTER 0255 9737853114 NJ		- \$87.09	\$735.07
Apr 27	Debit Card Purchase - KINGS FAMILY RESTAURAN NEWARK NJ		- \$35.19	\$699.88
Apr 28	Debit Card Purchase - DUNKIN 353768 Q35 GARFIELD NJ		- \$7.61	\$692.27
Apr 28	Debit Card Purchase - DELTA ELMWOOD PARK ELMWOOD PARK NJ		- \$22.76	\$669.51
Apr 29	food - Deposit from Simply Checking XXXXXX2522		+ \$20.00	\$689.51
Apr 29	Debit Card Purchase - JERSEY MIKES 1068 ROCHELLE PAR NJ		- \$8.64	\$680.87
Apr 30	Money received from REGINAD JOHNSON-MITCHELL		+ \$100.00	\$780.87